



Office of Rural Health and Primary Care
2019 Missouri Nurse Student Loan and Loan Repayment Report

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Introduction

The Department of Health and Senior Services (DHSS), Office of Rural Health and Primary Care (ORHPC) administers two (2) Nurse Loan and Loan Repayment programs designed to increase access to care for Missourians in Health Professional Shortage Areas (HPSA). These programs recruit and retain nurses by awarding loans to help students and currently licensed nurses pay for eligible educational expenses or debt. The applicants are chosen based on a competitive subjective review with the HPSA designation and financial need as the most prevalent criteria.

The Nurse Student Loan (NSL) Program awards funding for eligible educational expenses to qualified students pursuing careers as Licensed Practical Nurses or Professional Nurses in Missouri, in exchange for providing nursing services in a Missouri hospital or HPSA. Missouri residents, who are pursuing a Practical Nursing (PN) Degree, and the following Professional Nursing Degrees/Programs: Diploma in Nursing (DN), Associate Degree in Nursing (ADN), Bachelor of Science Degree in Nursing (BSN), Master of Science Degree in Nursing (MSN), and Doctor of Nursing Practice (DNP) Degree may qualify for a NSL.

Throughout this report, reference may be made to a Registered Nurse (RN) or an Advanced Practice Registered Nurse (APRN). A RN may hold either a DN, ADN, or BSN. An APRN may hold a MSN or DNP.

Upon graduation and licensure, the NSL recipients earn forgiveness by providing nursing health care services for one year, per loan. The award amounts include a one-time payment of \$2,500 for Practical Nursing Degree students and \$5,000, per academic year until graduation for Professional Nursing Students. Practical Nursing Students only receive one award. The Professional Nursing Students must apply every year to receive funding throughout their educational careers.

The Nurse Loan Repayment Program (NLRP) awards funding for the repayment of eligible educational student loan debt for qualified Missouri Professional Nurses, in exchange for providing nursing services in a Missouri hospital or HPSA. If you are a licensed Missouri Professional Nurse and a Missouri resident, you may qualify for a NLRP award.

The NLRP recipients earn forgiveness by providing nursing health care services for two-years, per loan award. Professional Missouri Registered Nurses (RN) receive \$10,000, per loan award. The Advanced Practice Nurses (APN, NP, CRNA, and FNP) receive \$20,000, per loan award. The NLRP recipients who continue to have qualifying educational debt may apply for an additional loan, after serving their two-year service obligation.

The Office of Rural Health and Primary Care 2019 Missouri Nurse Student Loan and Loan Repayment Report demonstrates the characteristics and demographic depictions of NSL and NLRP recipients.

Nurse Student and Loan Repayment Funding Allocation

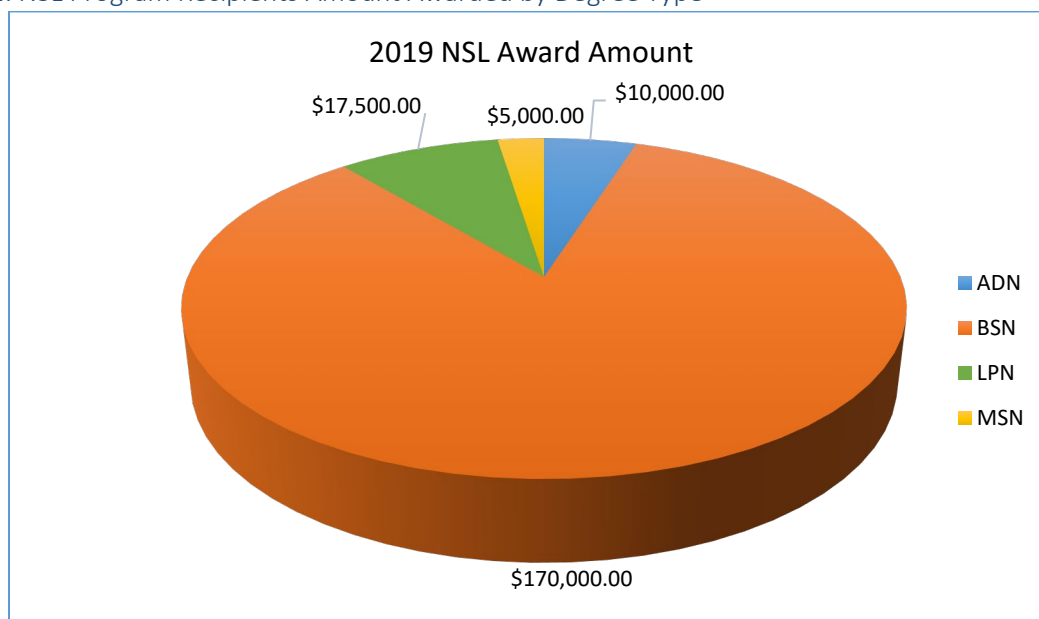
The funding sources allocated for the Nursing programs include the Practical and Professional Nursing licensing fees, repayment of funds from recipients defaulting on their loan obligation, and the tax intercepts from the defaulting recipients. Missouri General Assembly authorizes the amount of funding utilized through appropriation of funds. The total amount expended for 2019 was \$850,635, of which \$202,500 was allocated for the NSL Program recipients, and \$648,135 was allocated for the NLRP recipients. The NLRP recipients receive a larger award amount, as compared to the NSL program, and thereby require additional funds. In 2019, even though there was not an equal amount of funds allocated for each program, 43 NSL Program recipients and 45 NLRP recipients received a loan award.

2019 Nurse Student Loan (NSL) Program

2019 NSL Program Recipients Financial Awards

The total amount expended for the NSL Program was \$202,500. The students pursuing a BSN were awarded the majority of the NSL funds, among all nursing degree types.

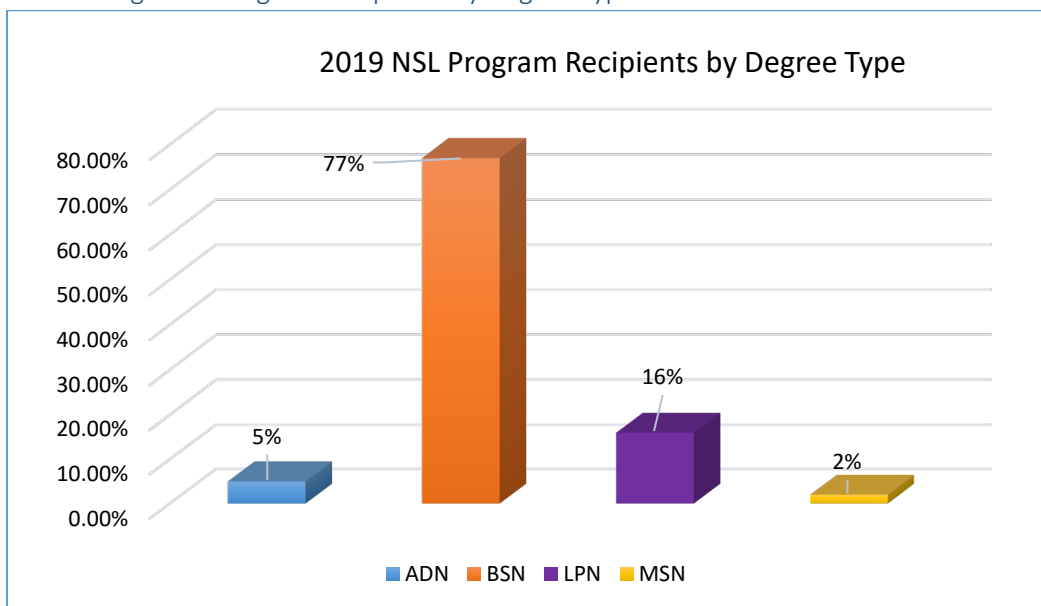
Figure 1: NSL Program Recipients Amount Awarded by Degree Type



2019 NSL Program Recipients by Degree Type

The students pursuing a BSN received the majority of 2019 student loans.

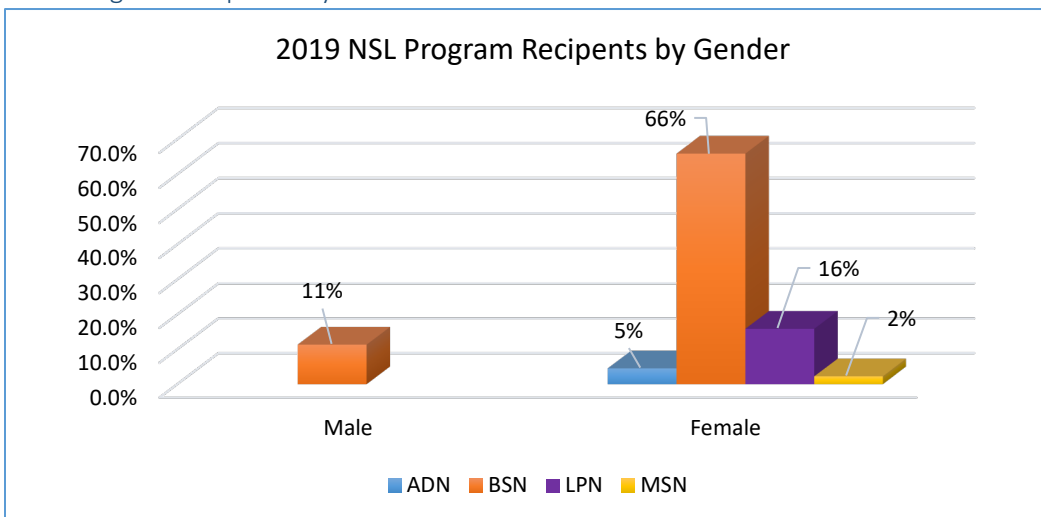
Figure 2: Percentage NSL Program Recipients by Degree Type



2019 NSL Program Recipients by Gender

Female students pursuing their BSN were awarded the majority of funds. Female students were awarded the majority of awards among all types of degrees. The only male students to receive an award were those pursuing a BSN.

Figure 3: NSL Program Recipients by Gender

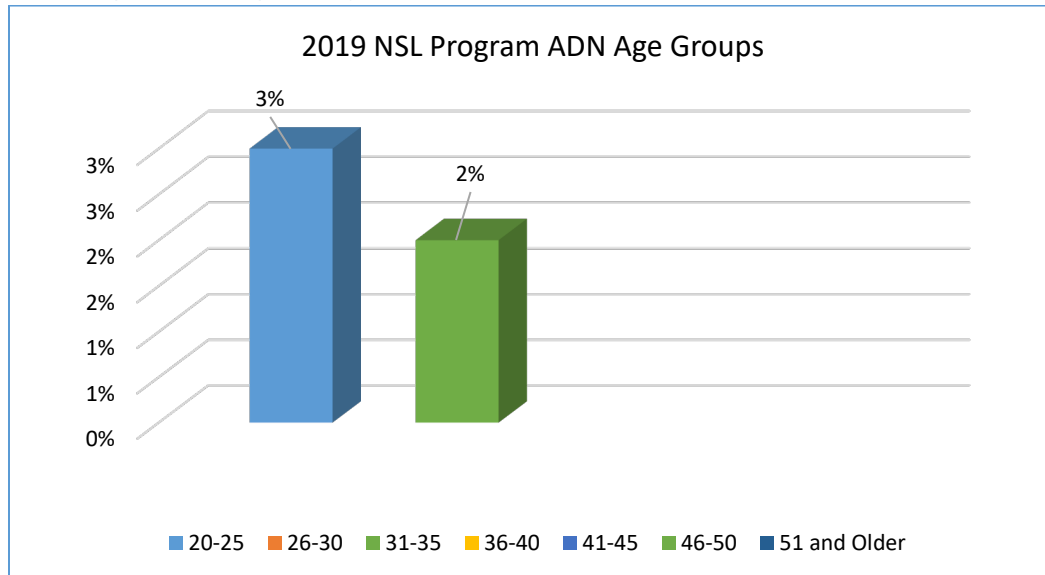


2019 NSL Program Recipients by Age Group and Degree/License Type

Among all the age groups and all the degree types, the students between the ages of 20 and 25 were awarded the majority of loans.

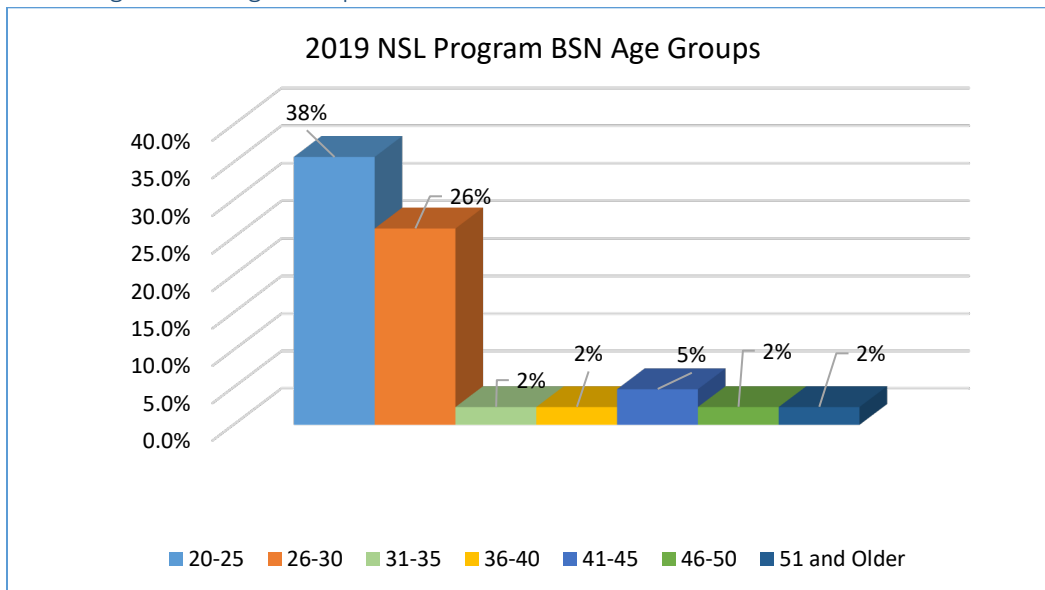
For students pursuing an ADN, all recipients were between the ages of 20 and 25 and between the ages of 31 and 35.

Figure 4: NSL Program ADN Age Groups



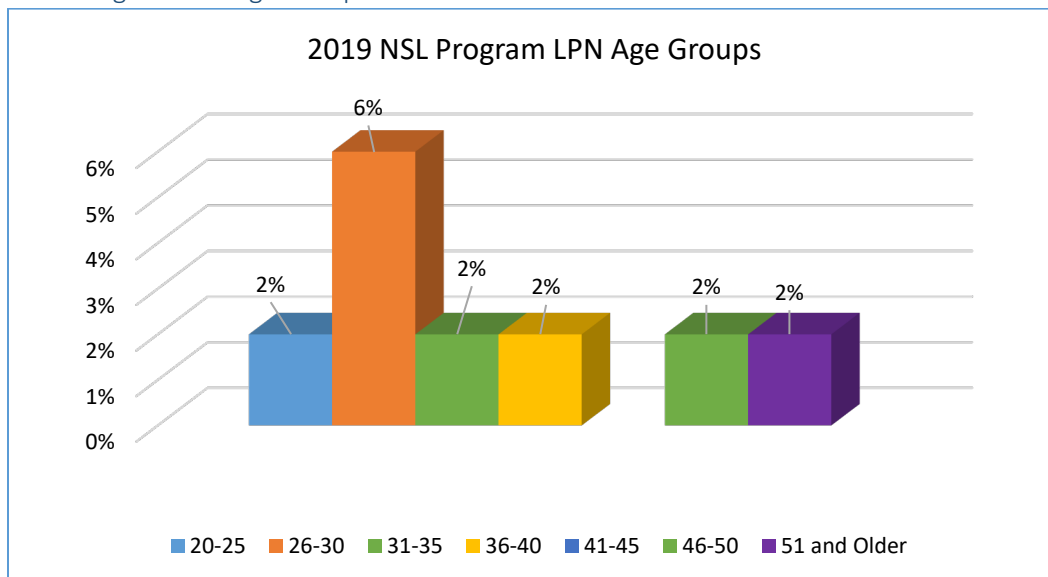
For students pursuing a BSN, the majority of the recipients were between the ages of 20 to 25.

Figure 5: NSL Program BSN Age Groups



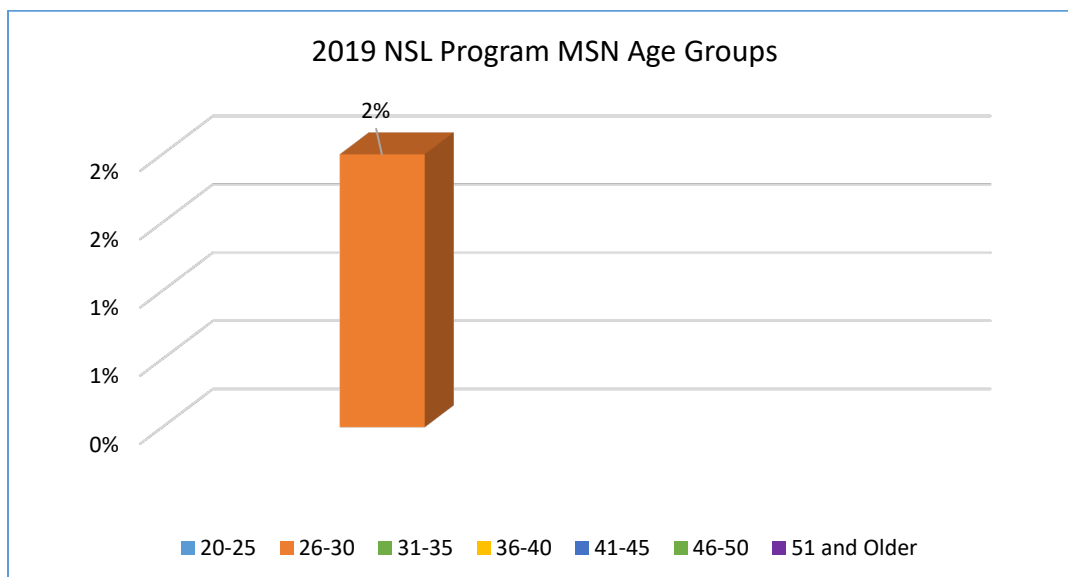
For students pursuing a LPN, the majority of recipients were between the ages of 26-30.

Figure 6: NSL Program LPN Age Groups



For students pursuing a MSN, all recipients were between the ages of 26-30.

Figure 7: NSL Program MSN by Age Groups

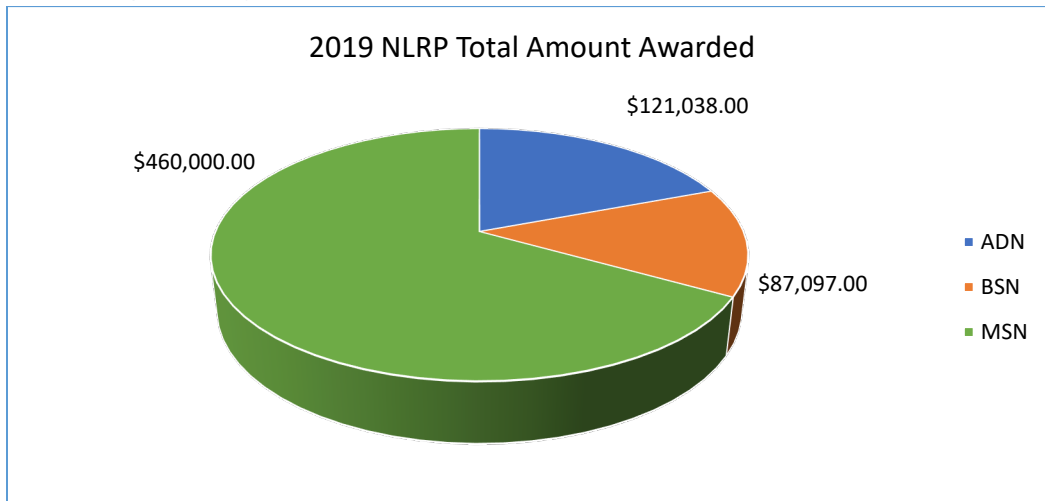


2019 Nurse Loan Repayment Program (NLRP) Recipients

2019 NLRP Program Recipients Financial Awards

The total amount expended for the NLRP was \$668,135. The NLRP recipients with MSN degrees were awarded the majority of funds.

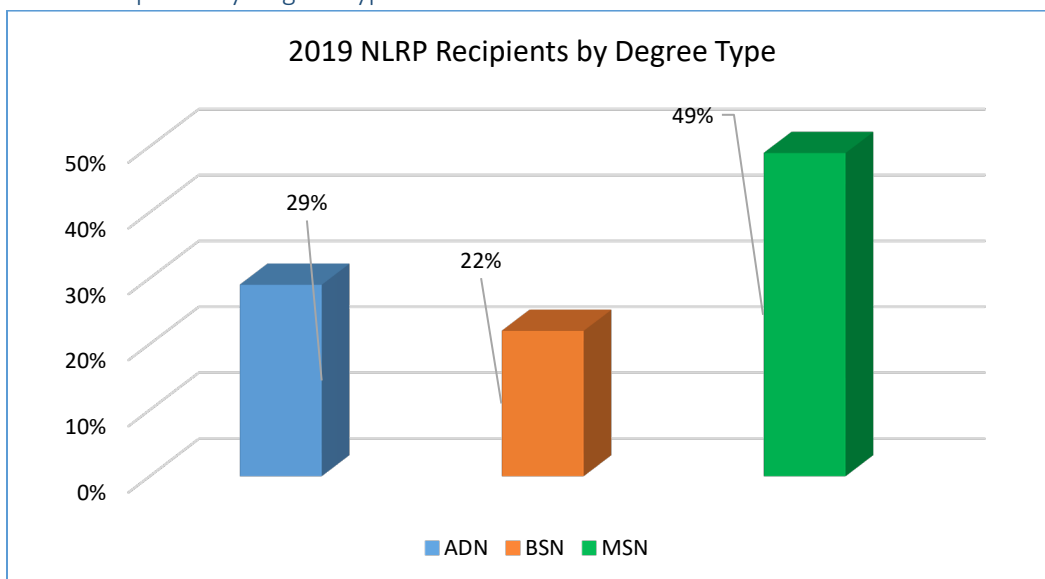
Figure 8: NLRP Program Recipients Amount Awarded



2019 NLRP Recipients by Degree Type

The NLRP recipients with MSN degrees received the majority of awards.

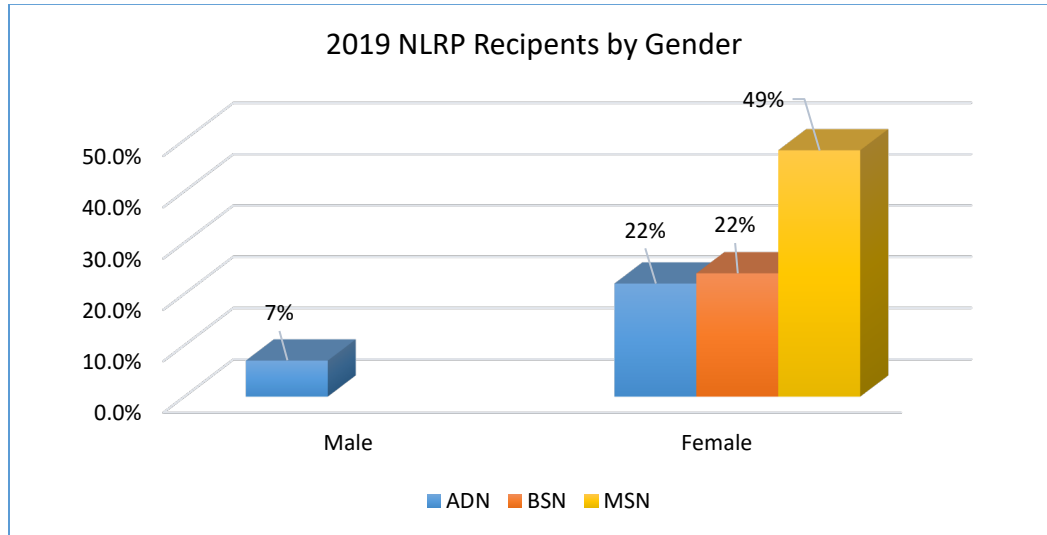
Figure 9: NLRP Recipients by Degree Type



2019 NLRP Recipients by Gender

The female NLRP recipients with MSN degrees received the majority of awards. The male NLRP recipients with ADNs, were the only males who received an award in 2019.

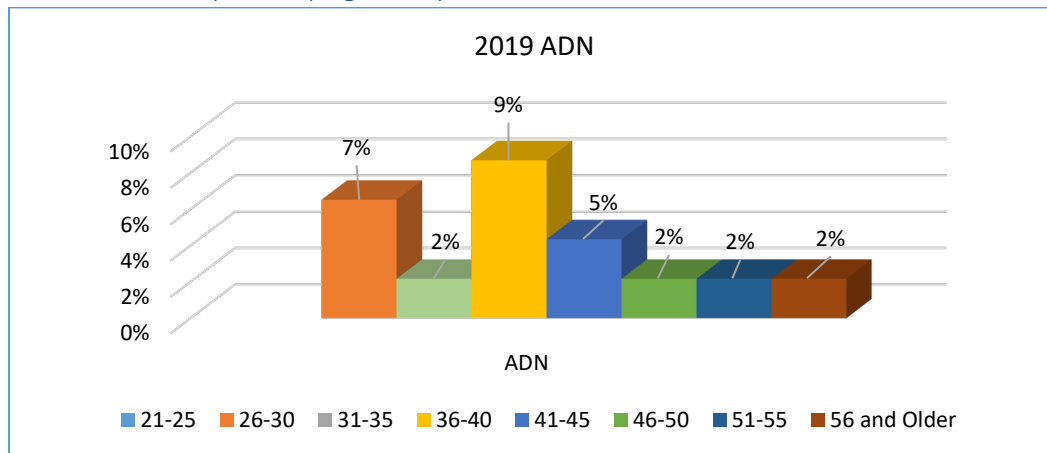
Figure 10: NLRP Recipients by Gender



2019 NLRP Recipients by Age Group and Degree/License Type

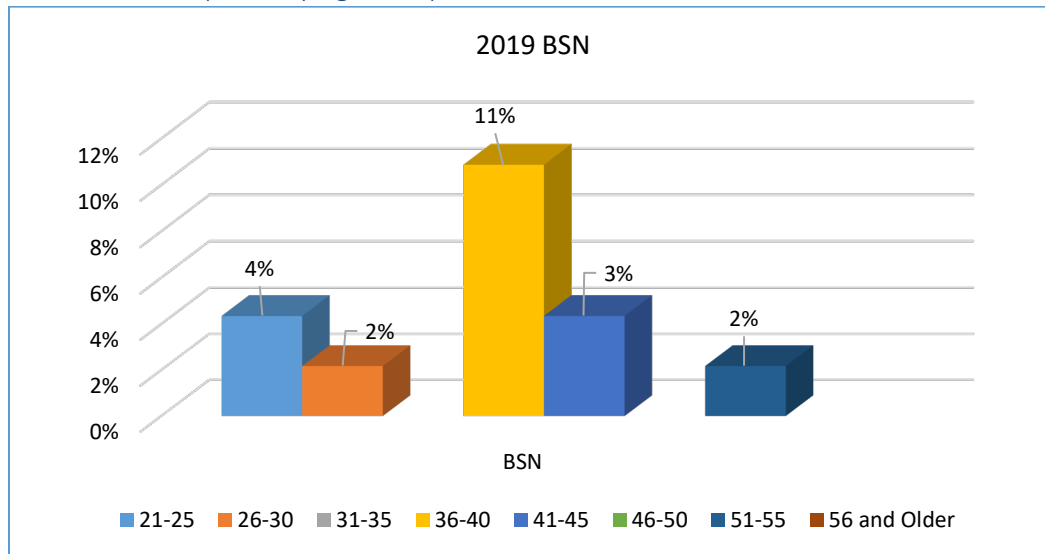
For the NLRP recipients with ADNs, the majority of the recipients were between the ages of 31-35.

Figure 12: ADN NLRP Recipients by Age Group



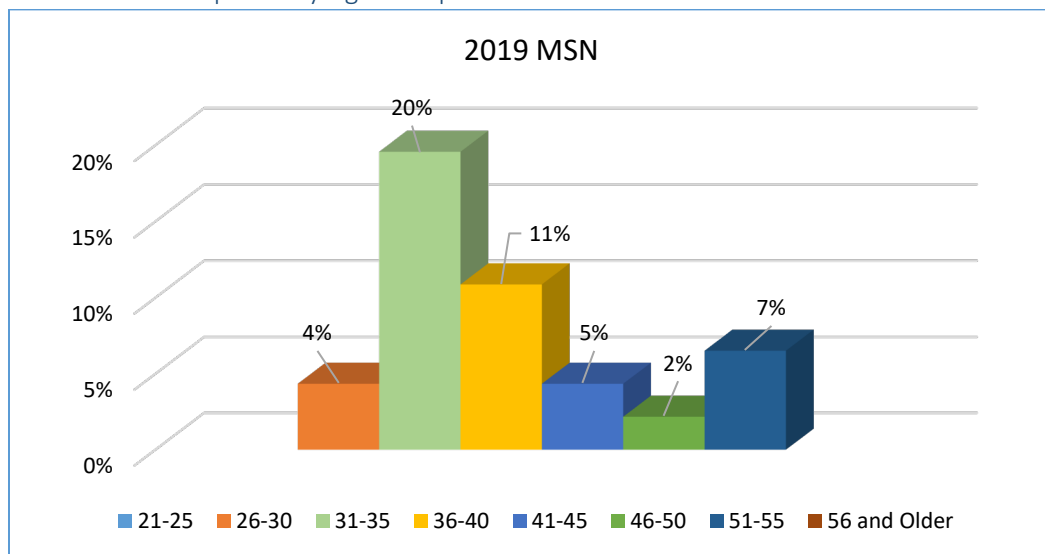
For the NLRP recipients with BSNs, the majority of the recipients were between the ages of 36-40.

Figure 13: BSN NLRP Recipients by Age Group



For the NLRP recipients with MSNs, the majority of recipients were between the ages of 31-35.

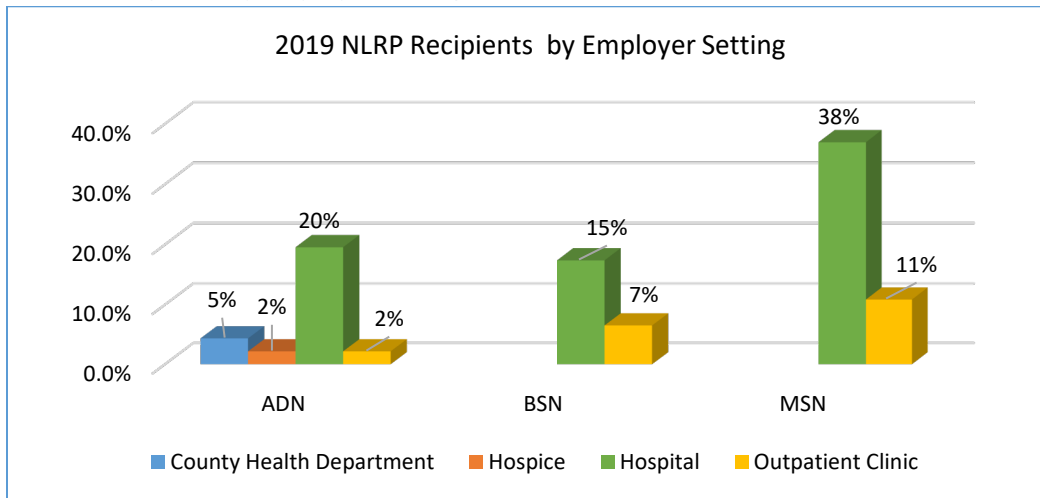
Figure 14: MSN NLRP Recipients by Age Group



2019 NLRP Recipients by Employer Setting

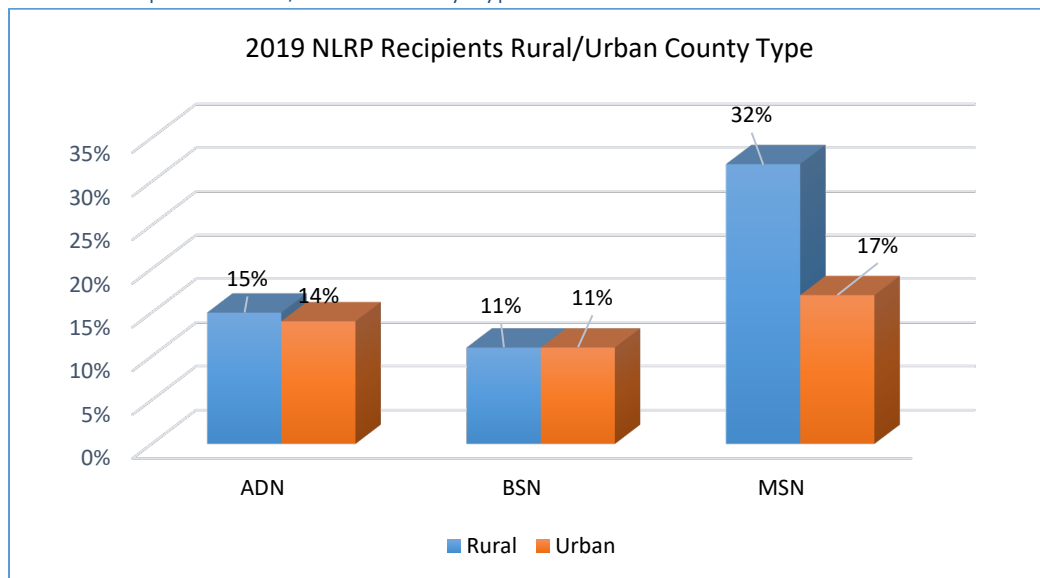
The majority of NLRP recipients are providing nursing health care services in a Missouri hospital.

Figure 15: NLRP Recipients by Employer Setting



The majority of NLRP recipients with MSNs are providing nursing health care services in a rural county. The NLRP recipients with ADNs and BSNs are equally distributed among rural and urban counties.

Figure 16: NLRP Recipients Rural/Urban County Type

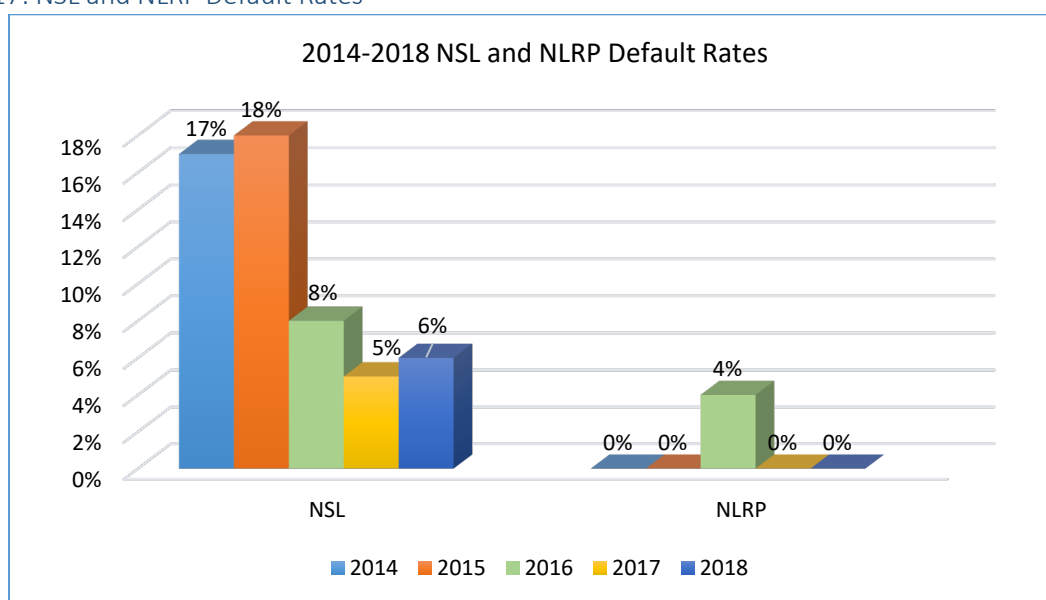


2014-2018 Default Rate for NSL and NLRP Recipients

Default Rate for NSL and NLRP Recipients Receiving Awards between 2014 and 2018

There are multiple reasons for a loan recipient to default on their loan, which includes the following: left the state of Missouri; unresponsive to program correspondence; did not complete their degree; changed to an unqualified program; or changed employment to an ineligible employer. The NSL recipients defaulted on their loan obligation at a higher rate as compared to the NLRP recipients. However, there has been a significant decline in NSL recipients defaulting on their loan from 2014 to 2018. The data represents the recipients by their loan award year and does not demonstrate the year they defaulted on their loan obligation.

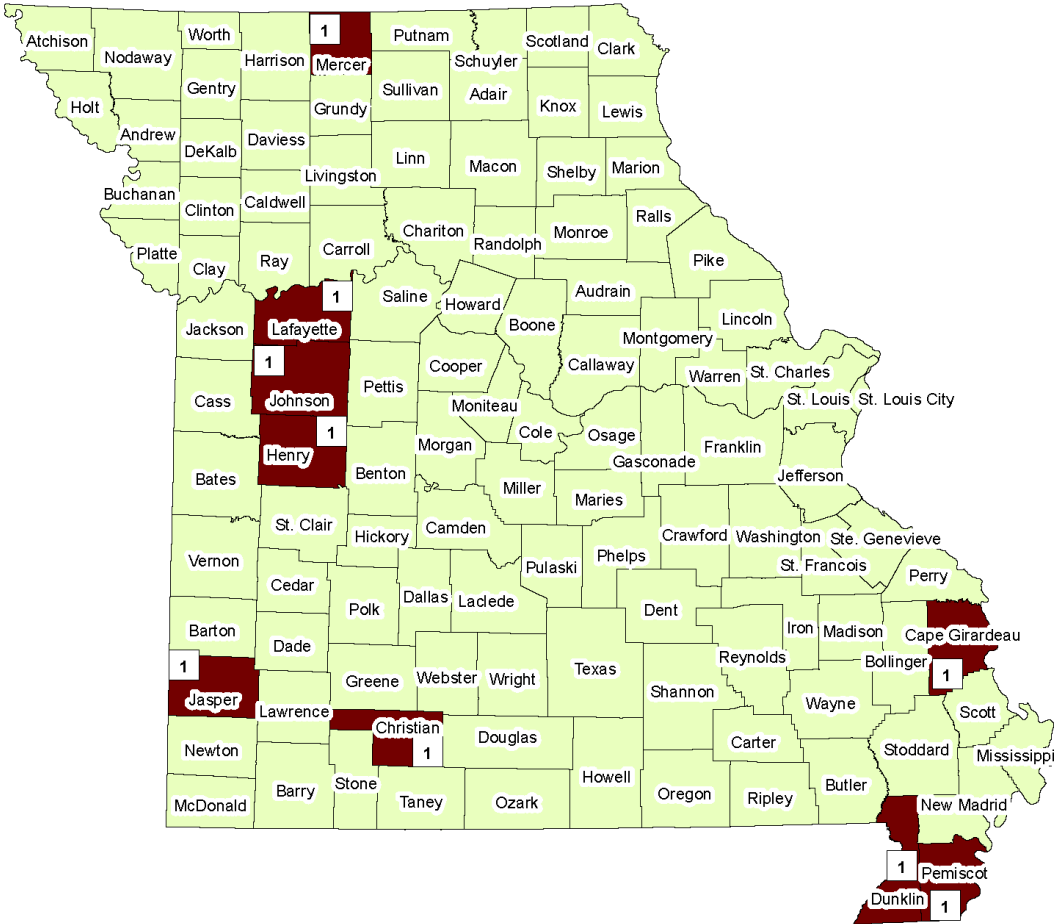
Figure 17: NSL and NLRP Default Rates



2019 NSL and NLRP Currently Serving by County

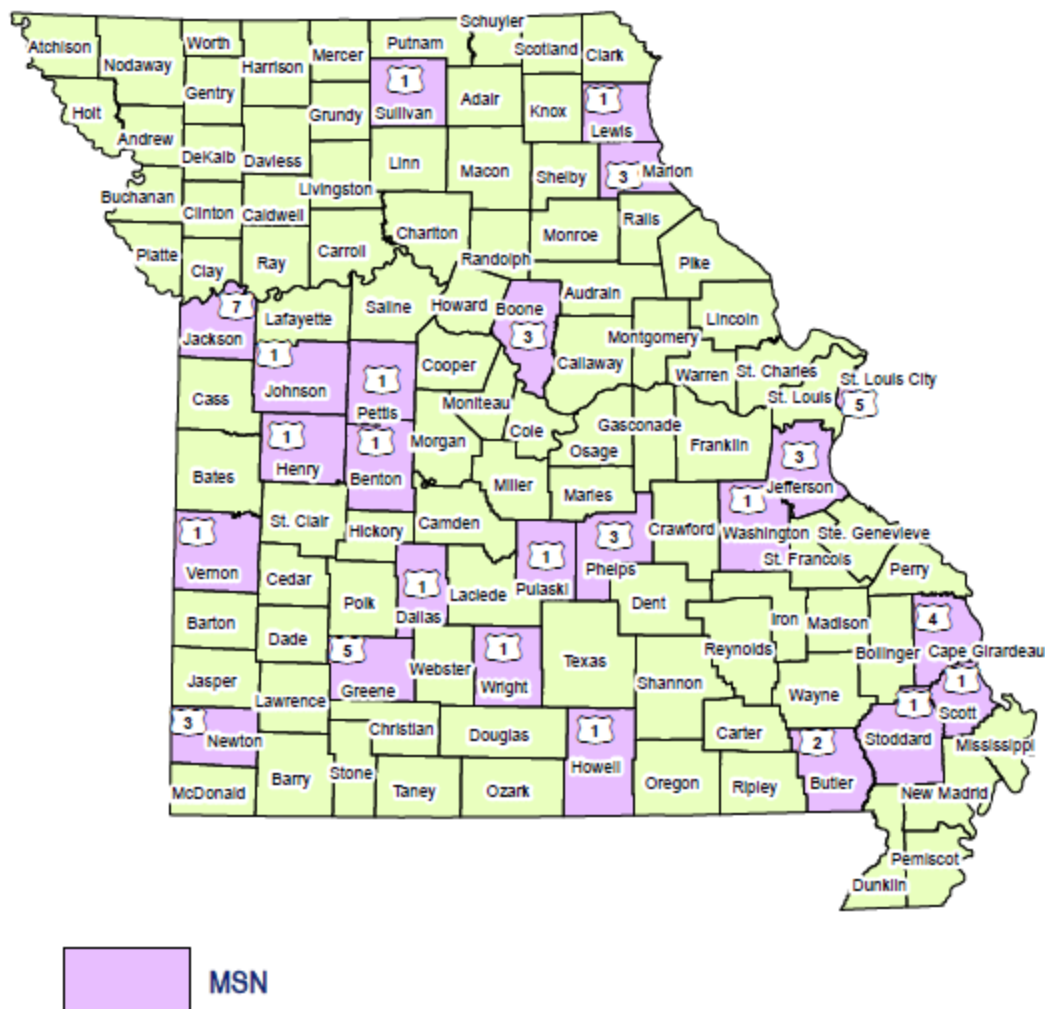
There are 161 total NSL and NLRP recipients who are currently serving in a Missouri hospital or HPSA. The data demonstrates the loan recipients who are currently completing their service obligation. The majority of these loan recipients would have received their loan awards prior to 2019. However, all the 2019 NLRP recipients are represented in the data, as part of their loan award requires them to be currently serving in a Missouri hospital or HPSA. The NSL recipients are currently pursuing their degrees and will serve their obligation after graduation and licensure.

Currently Serving Nurses by County of Employment



 LPN

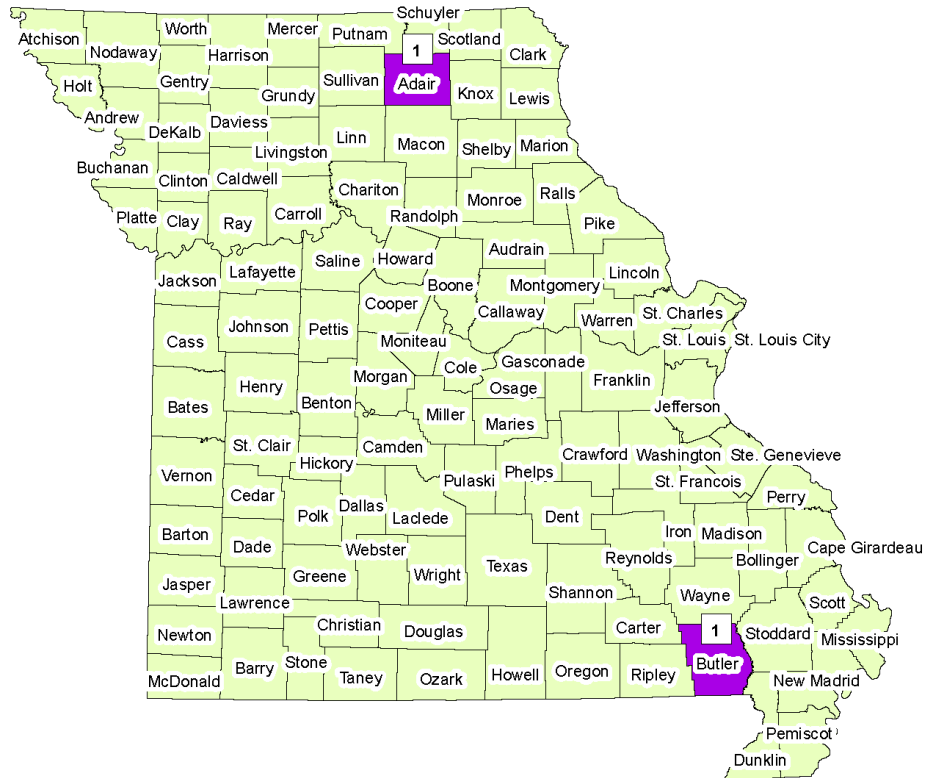
Currently Serving Nurses by County of Employment



Currently Serving Nurses by County of Employment

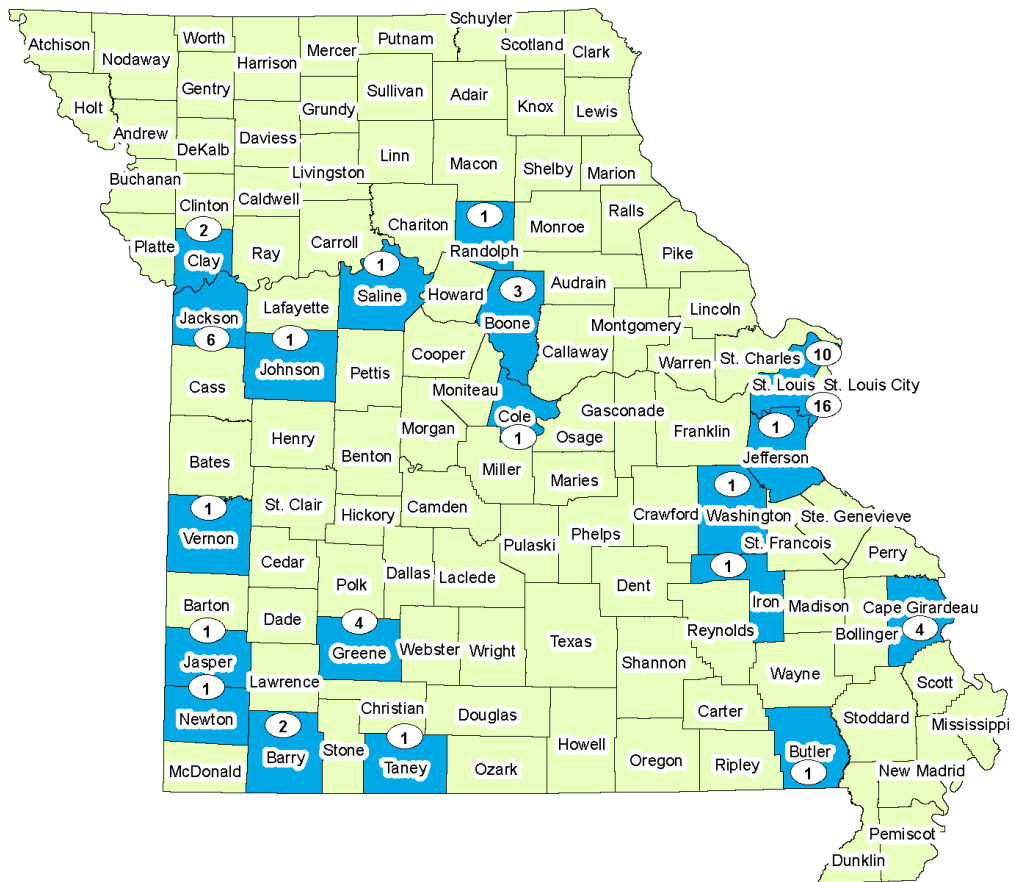
 **DIPLOMA**

Currently Serving Nurses by County of Employment



DOCTORAL

Currently Serving Nurses by County of Employment



 BSN

Currently Serving Nurses by County of Employment



ADN

Summary of Findings

The Office of Rural Health and Primary Care 2019 Missouri Nurse Student Loan and Loan Repayment Report provided an in-depth analysis of the NSL and NLRP recipients. The NSL and NLRP programs demonstrate a female dominated profession.

The NSL Program data demonstrates that the majority of funds are awarded to those who are female, pursuing a BSN degree, between the ages 20 and 25. Even the majority of male recipients are pursuing their BSN degree; thereby concluding that the NSL program is mainly comprised of BSN students.

The NLRP data demonstrates that the majority of the funds are awarded to female nurses with their MSN providing services in Missouri hospitals in rural counties. However, the ADN and BSN practitioners are equally distributed in rural and urban counties. The female awardees are predominately between the ages of 31 and 35. The few male NLRP recipients have their MSN, between the ages of 31 and 35.

The majority of nurses completing service obligations are RNs and APRNs providing health care services to underserved populations, and they will continue to have an impact on access to quality nursing health care services.